



Health Reform is Good for Women

The Patient Protection and Affordable Care Act

On Tuesday, March 23, 2010, the Patient Protection and Affordable Care Act was signed into law by President Obama. According to an analysis by the Congressional Budget Office (CBO), more than 1 million uninsured Americans will gain coverage in the first year, 19 million will gain coverage by 2012, and 32 million by 2019. This includes 495,000 Missourians who will gain coverage by 2019.

So how do women benefit?

Women can no longer be charged more than men for the same health insurance.

Currently, women pay up to 84% more than men of the same age for the same health insurance package. Under the new laws, insurers will have to charge the same rates for men and women.

Insurance companies have to cover health care that women need.

Before health reform, some insurance companies refused to cover pregnancy. Others would refuse to insure women who had previously had a C-section, been treated for breast or cervical cancer, or been a survivor of domestic or sexual violence. Health insurance companies won't be able to do this anymore.

New health plans must cover a broad range of important health services.

These services include maternity care, prescription drugs, and mental health care. Preventive care such as mammograms and pap smears must be provided at no cost. Women will be able to go directly to an OB/GYN without a referral.

Nursing mothers will be protected at work.

Employers with over 50 employees will be required to provide a reasonable break time and location for women to express breast milk.

A new national insurance program (known as CLASS) that provides long-term care and supports will alleviate burdens on families and caregivers – many of whom are women.

Small business assistance will benefit women employees.

Women are more likely than men to work for small businesses that don't offer health insurance, and will benefit from new tax credits that will help small businesses provide health insurance to their employees.

Women gain peace of mind that their families are safe.

Health reform will help children receive health care; will allow young adults to stay on their parents' policies longer, and will lower the cost of prescription drugs for seniors. All of these provisions will improve the health and security of Missouri women and families.

Up to 4.5 million low-income, uninsured women will now be able to get Medicaid.

For the first time ever, Medicaid will be available to low-income women without children – until now, a woman has had to have children to get Medicaid, no matter how little money she makes.

Approximately 11 million women will receive subsidies to help them afford health insurance.

Subsidies are available to those with family incomes up to 400% of the Federal Poverty Level, or about \$88,000 a year for a family of four.